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PATENT
Attorney Docket No. 09232.0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Douglas W. GERHART et al.) Group Art Unit: 3624
Application No.: 10/667,459) Examiner: Thu Thao Havan
Filed: September 23, 2003)
For: COLLATERALIZED LOAN) Confirmation No.: 9476
MARKET SYSTEMS AND)
METHODS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed June 16, 2006, the period for response to which extends through September 16, 2006, Applicants traverse the claim rejections for the reasons stated below.

Remarks/Arguments begin on page 2 of this paper.